

**FILED**

AUG 18 2022

STEPHANIE J. BUTLER, CLERK  
U.S. BANKRUPTCY COURT  
EASTERN DISTRICT OF NC

## Fill in this information to identify your case:

Debtor 1 Natarsha Shanta Hardy  
First Name Middle Name Last Name

Debtor 2  
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: Eastern District of North Carolina ☐

Case number 22-01621-5-JNC  
(If known)

☐ Check if this is an amended filing

## Official Form 106Sum

**Summary of Your Assets and Liabilities and Certain Statistical Information** 12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

**Part 1: Summarize Your Assets**

		<b>Your assets</b>
		Value of what you own
1. <i>Schedule A/B: Property</i> (Official Form 106A/B)		
1a. Copy line 55, Total real estate, from <i>Schedule A/B</i> .....		\$ <u>460,000.00</u>
1b. Copy line 62, Total personal property, from <i>Schedule A/B</i> .....		\$ <u>38,050.00</u>
1c. Copy line 63, Total of all property on <i>Schedule A/B</i> .....		\$ <u>498,050.00</u>

**Part 2: Summarize Your Liabilities**

		<b>Your liabilities</b>
		Amount you owe
2. <i>Schedule D: Creditors Who Have Claims Secured by Property</i> (Official Form 106D)		
2a. Copy the total you listed in Column A, <i>Amount of claim</i> , at the bottom of the last page of Part 1 of <i>Schedule D</i> .....		\$ <u>690,000.00</u>
3. <i>Schedule E/F: Creditors Who Have Unsecured Claims</i> (Official Form 106E/F)		
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of <i>Schedule E/F</i> .....		\$ <u>242,000.00</u>
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of <i>Schedule E/F</i> .....		+ \$ <u>133,725.00</u>
<b>Your total liabilities</b>		\$ <u>1,071,725.00</u>

**Part 3: Summarize Your Income and Expenses**

4. <i>Schedule I: Your Income</i> (Official Form 106I)		
Copy your combined monthly income from line 12 of <i>Schedule I</i> .....		\$ <u>11,200.00</u>
5. <i>Schedule J: Your Expenses</i> (Official Form 106J)		
Copy your monthly expenses from line 22c of <i>Schedule J</i> .....		\$ <u>7,005.00</u>

Debtor 1 **Natarsha** **Shanta** **Hardy**  
First Name Middle Name Last Name

Case number (if known) **22-01621-5-JNC**

**Part 4: Answer These Questions for Administrative and Statistical Records**

**6. Are you filing for bankruptcy under Chapters 7, 11, or 13?**

- ☐ No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.  
☒ Yes

**7. What kind of debt do you have?**

- ☒ **Your debts are primarily consumer debts.** *Consumer debts* are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.  
☐ **Your debts are not primarily consumer debts.** You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

**8. From the *Statement of Your Current Monthly Income*:** Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.

\$ 11,200.00

**9. Copy the following special categories of claims from Part 4, line 6 of *Schedule E/F*:**

**Total claim**


**From Part 4 on *Schedule E/F*, copy the following:**

9a. Domestic support obligations (Copy line 6a.)	\$ <u>0.00</u>
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$ <u>160,000.00</u>
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$ <u>0.00</u>
9d. Student loans. (Copy line 6f.)	\$ <u>0.00</u>
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$ <u>0.00</u>
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+ \$ <u>0.00</u>
<b>9g. Total.</b> Add lines 9a through 9f.	\$ <u>160,000.00</u>

Fill in this information to identify your case and this filing:

Debtor 1 Natarsha Shanta Hardy  
First Name Middle Name Last Name

Debtor 2  
 (Spouse, if filing)     
First Name Middle Name Last Name

United States Bankruptcy Court for the: Eastern District of North Carolina 

Case number 22-01621-5-JNC

☐ Check if this is an amended filing

## Official Form 106A/B

**Schedule A/B: Property**

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In****1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?**

- ☐ No. Go to Part 2.
- ☒ Yes. Where is the property?

1.1. 112 Joe Henry Lane  
Street address, if available, or other description

Gates NC 27938  
City State ZIP Code

Gates County  
County

What is the property? Check all that apply.

- ☒ Single-family home  
☐ Duplex or multi-unit building  
☐ Condominium or cooperative  
☐ Manufactured or mobile home  
☒ Land  
☐ Investment property  
☐ Timeshare  
☐ Other \_\_\_\_\_

Who has an interest in the property? Check one.

- ☒ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number: \_\_\_\_\_

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property? \$ 460,000.00

Current value of the portion you own? \$

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

☐ Check if this is community property (see instructions)

If you own or have more than one, list here:

1.2. \_\_\_\_\_  
Street address, if available, or other description

\_\_\_\_\_  
City State ZIP Code

\_\_\_\_\_  
County

What is the property? Check all that apply.

- ☐ Single-family home  
☐ Duplex or multi-unit building  
☐ Condominium or cooperative  
☐ Manufactured or mobile home  
☐ Land  
☐ Investment property  
☐ Timeshare  
☐ Other \_\_\_\_\_

Who has an interest in the property? Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number: \_\_\_\_\_

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property? \$

Current value of the portion you own? \$

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

☐ Check if this is community property (see instructions)

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1.3. Street address, if available, or other description  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 City \_\_\_\_\_ State \_\_\_\_\_ ZIP Code \_\_\_\_\_  
 \_\_\_\_\_  
 County \_\_\_\_\_

**What is the property?** Check all that apply.

- ☐ Single-family home  
☐ Duplex or multi-unit building  
☐ Condominium or cooperative  
☐ Manufactured or mobile home  
☐ Land  
☐ Investment property  
☐ Timeshare  
☐ Other \_\_\_\_\_

**Who has an interest in the property?** Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number: \_\_\_\_\_

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property? \$ \_\_\_\_\_  
 Current value of the portion you own? \$ \_\_\_\_\_

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.  
 \_\_\_\_\_

☐ Check if this is community property (see instructions)

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here. \_\_\_\_\_ →

\$ 460,000.00

**Part 2: Describe Your Vehicles**

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases*.

3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

- ☐ No  
☒ Yes

3.1. Make: GMC  
 Model: Yukon XL  
 Year: 2017  
 Approximate mileage: 12000  
 Other information:  
 \_\_\_\_\_

**Who has an interest in the property?** Check one.

- ☒ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

☐ Check if this is community property (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property? \$ 37,000.00  
 Current value of the portion you own? \$ \_\_\_\_\_

If you own or have more than one, describe here:

3.2. Make: BMW  
 Model: 528i  
 Year: 2009  
 Approximate mileage: 180000  
 Other information:  
 \_\_\_\_\_

**Who has an interest in the property?** Check one.

- ☒ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

☐ Check if this is community property (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property? \$ 6,500.00  
 Current value of the portion you own? \$ 100.00



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3.3. Make: BMW  
 Model: X6  
 Year: 2013  
 Approximate mileage: 140000  
 Other information:

Who has an interest in the property? Check one.

- ☒ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

☐ Check if this is community property (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property? Current value of the portion you own?

\$ 17,000.00 \$ 100.00

3.4. Make: \_\_\_\_\_  
 Model: \_\_\_\_\_  
 Year: \_\_\_\_\_  
 Approximate mileage: \_\_\_\_\_  
 Other information:

Who has an interest in the property? Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

☐ Check if this is community property (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property? Current value of the portion you own?

\$ \_\_\_\_\_ \$ \_\_\_\_\_

4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories

Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

- ☒ No  
☐ Yes

4.1. Make: \_\_\_\_\_  
 Model: \_\_\_\_\_  
 Year: \_\_\_\_\_  
 Other information:

Who has an interest in the property? Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

☐ Check if this is community property (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property? Current value of the portion you own?

\$ \_\_\_\_\_ \$ \_\_\_\_\_

If you own or have more than one, list here:

4.2. Make: \_\_\_\_\_  
 Model: \_\_\_\_\_  
 Year: \_\_\_\_\_  
 Other information:

Who has an interest in the property? Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

☐ Check if this is community property (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property? Current value of the portion you own?

\$ \_\_\_\_\_ \$ \_\_\_\_\_

5. Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here \_\_\_\_\_ →

\$ 23,500.00

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**Part 3: Describe Your Personal and Household Items**

Do you own or have any legal or equitable interest in any of the following items?

**Current value of the portion you own?**  
 Do not deduct secured claims or exemptions.

**6. Household goods and furnishings**

Examples: Major appliances, furniture, linens, china, kitchenware

☐ No

☒ Yes. Describe..... Furniture, Major Appliances, Household Goods,

\$ 10,000.00

**7. Electronics**

Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

☐ No

☒ Yes. Describe..... Televisions, radios; audio, video, stereo, and digital equipment; computers, printers, scanners

\$ 8,000.00

**8. Collectibles of value**

Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

☒ No

☐ Yes. Describe.....

\$ 0.00

**9. Equipment for sports and hobbies**

Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

☐ No

☒ Yes. Describe..... Exercise Equipment, Above Ground Pool, Pool Table, Bicycles

\$ 8,500.00

**10. Firearms**

Examples: Pistols, rifles, shotguns, ammunition, and related equipment

☒ No

☐ Yes. Describe.....

\$ \_\_\_\_\_

**11. Clothes**

Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories

☐ No

☒ Yes. Describe..... Everyday Work Attire, Shoes, Sweaters and Coats

\$ 4,000.00

**12. Jewelry**

Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

☐ No

☒ Yes. Describe..... Costume Jewelry, engagement ring and watches

\$ 2,500.00

**13. Non-farm animals**

Examples: Dogs, cats, birds, horses

☒ No

☐ Yes. Describe.....

\$ \_\_\_\_\_

**14. Any other personal and household items you did not already list, including any health aids you did not list**

☐ No

☐ Yes. Give specific information. ....

\$ \_\_\_\_\_

**15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here** .....

\$ 33,000.00

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# **Part 4: Describe Your Financial Assets**

Do you own or have any legal or equitable interest in any of the following?

**Current value of the portion you own?**  
 Do not deduct secured claims or exemptions.

## **16. Cash**

*Examples:* Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

☐ No

☒ Yes ..... Cash: ..... \$ 200.00

## **17. Deposits of money**

*Examples:* Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

☐ No

☒ Yes .....

Institution name:

17.1. Checking account:	<u>Bank of America</u>	\$ <u>1,000.00</u>
17.2. Checking account:	_____	\$ _____
17.3. Savings account:	<u>Bank of America</u>	\$ <u>50.00</u>
17.4. Savings account:	_____	\$ _____
17.5. Certificates of deposit:	_____	\$ _____
17.6. Other financial account:	_____	\$ _____
17.7. Other financial account:	_____	\$ _____
17.8. Other financial account:	_____	\$ _____
17.9. Other financial account:	_____	\$ _____

## **18. Bonds, mutual funds, or publicly traded stocks**

*Examples:* Bond funds, investment accounts with brokerage firms, money market accounts

☐ No

☐ Yes .....

Institution or issuer name:

_____	\$ _____
_____	\$ _____
_____	\$ _____

## **19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture**

☒ No

☐ Yes. Give specific information about them.....

Name of entity:

% of ownership:

_____	<u>0%</u> %	\$ _____
_____	<u>0%</u> %	\$ _____
_____	<u>0%</u> %	\$ _____

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## 20. Government and corporate bonds and other negotiable and non-negotiable instruments

*Negotiable instruments* include personal checks, cashiers' checks, promissory notes, and money orders.  
*Non-negotiable instruments* are those you cannot transfer to someone by signing or delivering them.

☒ No

☐ Yes. Give specific  
 information about  
 them.....

Issuer name:

\_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

\$ \_\_\_\_\_  
 \$ \_\_\_\_\_  
 \$ \_\_\_\_\_

## 21. Retirement or pension accounts

*Examples:* Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

☒ No

☐ Yes. List each  
 account separately.

Type of account:

Institution name:

401(k) or similar plan:

Pension plan:

IRA:

Retirement account:

Keogh:

Additional account:

Additional account:

\$ \_\_\_\_\_  
 \$ \_\_\_\_\_  
 \$ \_\_\_\_\_  
 \$ \_\_\_\_\_  
 \$ \_\_\_\_\_  
 \$ \_\_\_\_\_  
 \$ \_\_\_\_\_

## 22. Security deposits and prepayments

Your share of all unused deposits you have made so that you may continue service or use from a company  
*Examples:* Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

☒ No

☐ Yes .....

Institution name or individual:

Electric:

Gas:

Heating oil:

Security deposit on rental unit:

Prepaid rent:

Telephone:

Water:

Rented furniture:

Other:

\$ \_\_\_\_\_  
 \$ \_\_\_\_\_  
 \$ \_\_\_\_\_  
 \$ \_\_\_\_\_  
 \$ \_\_\_\_\_  
 \$ \_\_\_\_\_  
 \$ \_\_\_\_\_  
 \$ \_\_\_\_\_

## 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years)

☒ No

☐ Yes .....

Issuer name and description:

\_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

\$ \_\_\_\_\_  
 \$ \_\_\_\_\_  
 \$ \_\_\_\_\_



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**24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.**

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

☒ No

☐ Yes ..... Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(c):

\_\_\_\_\_  
 \$ \_\_\_\_\_  
 \_\_\_\_\_  
 \$ \_\_\_\_\_  
 \_\_\_\_\_  
 \$ \_\_\_\_\_

**25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit**

☒ No

☐ Yes. Give specific information about them....

\_\_\_\_\_ \$ \_\_\_\_\_

**26. Patents, copyrights, trademarks, trade secrets, and other intellectual property**

Examples: Internet domain names, websites, proceeds from royalties and licensing agreements

☒ No

☐ Yes. Give specific information about them....

\_\_\_\_\_ \$ \_\_\_\_\_

**27. Licenses, franchises, and other general intangibles**

Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

☒ No

☐ Yes. Give specific information about them....

\_\_\_\_\_ \$ \_\_\_\_\_

**Money or property owed to you?**

**Current value of the portion you own?**  
 Do not deduct secured claims or exemptions.

**28. Tax refunds owed to you**

☒ No

☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years. ....

\_\_\_\_\_

Federal: \$ \_\_\_\_\_  
 State: \$ \_\_\_\_\_  
 Local: \$ \_\_\_\_\_

**29. Family support**

Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

☒ No

☐ Yes. Give specific information. ....

\_\_\_\_\_

Alimony: \$ \_\_\_\_\_  
 Maintenance: \$ \_\_\_\_\_  
 Support: \$ \_\_\_\_\_  
 Divorce settlement: \$ \_\_\_\_\_  
 Property settlement: \$ \_\_\_\_\_

**30. Other amounts someone owes you**

Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

☒ No

☐ Yes. Give specific information. ....

\_\_\_\_\_ \$ \_\_\_\_\_



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**31. Interests in insurance policies**

Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance

☒ No☐ Yes. Name the insurance company of each policy and list its value. ...

Company name:

Beneficiary:

Surrender or refund value:

\$ \_\_\_\_\_

\$ \_\_\_\_\_

\$ \_\_\_\_\_

**32. Any interest in property that is due you from someone who has died**

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

☒ No☐ Yes. Give specific information.....

\$ \_\_\_\_\_

**33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment**

Examples: Accidents, employment disputes, insurance claims, or rights to sue

☒ No☐ Yes. Describe each claim. ....

\$ \_\_\_\_\_

**34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims**☒ No☐ Yes. Describe each claim. ....

\$ \_\_\_\_\_

**35. Any financial assets you did not already list**☒ No☐ Yes. Give specific information.....

\$ \_\_\_\_\_

**36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here**

\$ 1,250.00

**Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.****37. Do you own or have any legal or equitable interest in any business-related property?**☐ No. Go to Part 6.☒ Yes. Go to line 38.**Current value of the portion you own?**

Do not deduct secured claims or exemptions.

**38. Accounts receivable or commissions you already earned**☐ No☒ Yes. Describe.....

Billed Claims

\$ 5,000.00

**39. Office equipment, furnishings, and supplies**

Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices

☐ No☒ Yes. Describe.....

Computer, Printer, Copier, Scanner, Fax, Cell Phone, Desk and Chairs

\$ 2,000.00

Debtor 1 **Natarsha Shanta Hardy** 21  
 First Name Middle Name Last Name

Case number (if known) **22-01621-5-JNC****40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade**☒ No☐ Yes. Describe.....

\$

**41. Inventory**☒ No☐ Yes. Describe.....

\$

**42. Interests in partnerships or joint ventures**☐ No☒ Yes. Describe.....

Name of entity:

Community Empowerment LLC

% of ownership:

100 %

\$

3,000.00

\$

\$

**43. Customer lists, mailing lists, or other compilations**☒ No☐ Yes. Do your lists include personally identifiable information (as defined in 11 U.S.C. § 101(41A))?☒ No☐ Yes. Describe.....

\$

**44. Any business-related property you did not already list**☒ No☐ Yes. Give specific information .....

\$

\$

\$

\$

\$

\$

**45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached for Part 5. Write that number here** →

\$

10,000.00

**Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.**  
 If you own or have an interest in farmland, list it in Part 1.

**46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?**☐ No. Go to Part 7.☐ Yes. Go to line 47.

**Current value of the portion you own?**

Do not deduct secured claims or exemptions.

**47. Farm animals**

Examples: Livestock, poultry, farm-raised fish

☒ No☐ Yes.....

\$

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First Name Middle Name Last Name

**48. Crops—either growing or harvested**

☒ No  
☐ Yes. Give specific information. .... \$

**49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade**

☒ No  
☐ Yes. .... \$

**50. Farm and fishing supplies, chemicals, and feed**

☒ No  
☐ Yes. .... \$

**51. Any farm- and commercial fishing-related property you did not already list**

☒ No  
☐ Yes. Give specific information. .... \$

**52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached for Part 6. Write that number here** →

\$ 0.00

**Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above****53. Do you have other property of any kind you did not already list?**

*Examples: Season tickets, country club membership*

☒ No  
☐ Yes. Give specific information. .... \$  
 \$  
 \$

**54. Add the dollar value of all of your entries from Part 7. Write that number here** →

\$ 0.00

**Part 8: List the Totals of Each Part of this Form**

**55. Part 1: Total real estate, line 2** → \$ 460,000.00

**56. Part 2: Total vehicles, line 5** \$ 23,500.00

**57. Part 3: Total personal and household items, line 15** \$ 33,000.00

**58. Part 4: Total financial assets, line 36** \$ 1,250.00

**59. Part 5: Total business-related property, line 45** \$ 10,000.00

**60. Part 6: Total farm- and fishing-related property, line 52** \$ 0.00

**61. Part 7: Total other property not listed, line 54** + \$ 0.00

**62. Total personal property. Add lines 56 through 61.** \$ 38,050.00 Copy personal property total → + \$ 38,050.00

**63. Total of all property on Schedule A/B. Add line 55 + line 62.** \$ 498,050.00

## Fill in this information to identify your case:

Debtor 1	<u>Natarsha</u>	<u>Shanta</u>	<u>Hardy</u>
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the Eastern District of North Carolina			
Case number (If known)	<u>22-01621-5-JNC</u>		

☐ Check if this is an amended filing

## Official Form 106C

**Schedule C: The Property You Claim as Exempt**

04/22

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

**Part 1: Identify the Property You Claim as Exempt**

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

- ☒ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)  
☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
	Copy the value from <i>Schedule A/B</i>	Check only one box for each exemption.	
Brief description: <u>Home Residence</u>	<u>\$460,000.00</u>	<input checked="" type="checkbox"/> \$ <u>460,000.00</u>	
Line from <i>Schedule A/B</i> : <u>1.1</u>		<input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	
Brief description: <u>GMC Yukon XL</u>	<u>\$37,000.00</u>	<input checked="" type="checkbox"/> \$ <u>37,000.00</u>	
Line from <i>Schedule A/B</i> : <u>3.1</u>		<input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	
Brief description: <u>BMW 528i</u>	<u>\$6,500.00</u>	<input type="checkbox"/> \$ _____	
Line from <i>Schedule A/B</i> : <u>3.2</u>		<input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	

3. Are you claiming a homestead exemption of more than \$189,050?

(Subject to adjustment on 4/01/25 and every 3 years after that for cases filed on or after the date of adjustment.)

- ☐ No  
☒ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?  
☒ No  
☐ Yes

Debtor 1

Natarsha

Shanta

Hardy

Case number (if known) 22-01621-5-JNC

First Name

Middle Name

Last Name

**Part 2: Additional Page**

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own  Copy the value from Schedule A/B	Amount of the exemption you claim  Check only one box for each exemption	Specific laws that allow exemption
Brief description: <u>BMW X6</u> Line from Schedule A/B: <u>3.3</u>	\$ <u>17,000.00</u>	<input type="checkbox"/> \$ _____ <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	_____
Brief description: _____ Line from Schedule A/B: _____	\$ _____	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	_____
Brief description: _____ Line from Schedule A/B: _____	\$ _____	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	_____
Brief description: _____ Line from Schedule A/B: _____	\$ _____	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	_____
Brief description: _____ Line from Schedule A/B: _____	\$ _____	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	_____
Brief description: _____ Line from Schedule A/B: _____	\$ _____	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	_____
Brief description: _____ Line from Schedule A/B: _____	\$ _____	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	_____
Brief description: _____ Line from Schedule A/B: _____	\$ _____	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	_____
Brief description: _____ Line from Schedule A/B: _____	\$ _____	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	_____
Brief description: _____ Line from Schedule A/B: _____	\$ _____	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	_____
Brief description: _____ Line from Schedule A/B: _____	\$ _____	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	_____
Brief description: _____ Line from Schedule A/B: _____	\$ _____	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	_____
Brief description: _____ Line from Schedule A/B: _____	\$ _____	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	_____
Brief description: _____ Line from Schedule A/B: _____	\$ _____	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	_____





Debtor 1      Natarsha      Shanta      Hardy  
First Name      Middle Name      Last Name

Case number (if known) 22-01621-5-JNC**Part 1:****Additional Page**

After listing any entries on this page, number them beginning with 2.3, followed by 2.4, and so forth.

**Column A**

**Amount of claim**  
Do not deduct the value of collateral.

**Column B**

**Value of collateral that supports this claim**

**Column C**

**Unsecured portion if any**

J.P Chase Auto Finance

Describe the property that secures the claim:

\$ 37,000.00

\$

\$

Creditor's Name

PO Box 182055

Number

Street

Automobile

Columbus

OH 43218

City

State ZIP Code

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

Nature of lien. Check all that apply.

- ☒ An agreement you made (such as mortgage or secured car loan)  
☐ Statutory lien (such as tax lien, mechanic's lien)  
☐ Judgment lien from a lawsuit  
☐ Other (including a right to offset) \_\_\_\_\_

Who owes the debt? Check one.

- ☒ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

☐ Check if this claim relates to a community debt

Date debt was incurred 01/20/2017Last 4 digits of account number 1 5 6 9

Virginia Department of Taxation

Describe the property that secures the claim:

\$ 60,000.00

\$

\$

Creditor's Name

VA TAX

Number

Street

PO Box 1115

Richmond

VA 23218

City

State ZIP Code

State Taxes Owed

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

Nature of lien. Check all that apply.

- ☐ An agreement you made (such as mortgage or secured car loan)  
☐ Statutory lien (such as tax lien, mechanic's lien)  
☒ Judgment lien from a lawsuit  
☐ Other (including a right to offset) \_\_\_\_\_

Who owes the debt? Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

☐ Check if this claim relates to a community debt

Date debt was incurred 02/20/2008

Last 4 digits of account number \_\_\_\_\_

Creditor's Name

Number

Street

City

State ZIP Code

Describe the property that secures the claim:

\$

\$

\$

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

Nature of lien. Check all that apply.

- ☐ An agreement you made (such as mortgage or secured car loan)  
☐ Statutory lien (such as tax lien, mechanic's lien)  
☐ Judgment lien from a lawsuit  
☐ Other (including a right to offset) \_\_\_\_\_

Who owes the debt? Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

☐ Check if this claim relates to a community debt

Date debt was incurred \_\_\_\_\_

Last 4 digits of account number \_\_\_\_\_

Add the dollar value of your entries in Column A on this page. Write that number here:

\$ 90,000.00

If this is the last page of your form, add the dollar value totals from all pages.  
 Write that number here:

\$ 690,000.00

Debtor 1 Natarsha Shanta Hardy Case number (if known) 22-01621-5-JNC  
 First Name Middle Name Last Name

**Part 2: List Others to Be Notified for a Debt That You Already Listed**

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

**1** Acceptance Now  
 Name  
 5501 Heaquarters Dr.  
 Number Street  
 Plano TX 75024  
 City State ZIP Code

On which line in Part 1 did you enter the creditor? 1Last 4 digits of account number 1 5 6 9

**2** Arm Solutions  
 Name  
 PO Box 3666  
 Number Street  
 Camarillo CA 93011  
 City State ZIP Code

On which line in Part 1 did you enter the creditor? 2Last 4 digits of account number 1 5 6 9

**3** Bank of America  
 Name  
 100 North Tyron St.  
 Number Street  
 Charlotte NC 28255  
 City State ZIP Code

On which line in Part 1 did you enter the creditor? 3Last 4 digits of account number 1 5 6 9

**4** Capitol One Bank  
 Name  
 PO Box 30285  
 Number Street  
 Salt Lake City UT 84130  
 City State ZIP Code

On which line in Part 1 did you enter the creditor? 4Last 4 digits of account number 1 5 6 9

**5** CenturyLink  
 Name  
 PO Box 4300  
 Number Street  
 Carol Stream IL 60197  
 City State ZIP Code

On which line in Part 1 did you enter the creditor? 5Last 4 digits of account number 1 5 6 9

**6** Comenity Bank  
 Name  
 PO Box 182273  
 Number Street  
 Columbus OH 43218  
 City State ZIP Code

On which line in Part 1 did you enter the creditor? \_\_\_\_\_

Last 4 digits of account number \_\_\_\_\_



Debtor 1 Natarsha Shanta Hardy Case number (if known) 22-01621-5-JNC  
 First Name Middle Name Last Name

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**7** Eastern Account Systems  
 Name  
 111 Parkridge Rd.  
 Number Street  
 Brookfield CT 06804  
 City State ZIP Code

On which line in Part 1 did you enter the creditor? 7  
 Last 4 digits of account number 1 5 6 9

**8** Elizabeth River Tolls  
 Name  
 309 County St.  
 Number Street  
 Portsmouth VA 27304  
 City State ZIP Code

On which line in Part 1 did you enter the creditor? 8  
 Last 4 digits of account number 1 5 6 9

**9** Internal Revenue Services  
 Name  
 PO Box 7346  
 Number Street  
 Philadelphia PA 19101  
 City State ZIP Code

On which line in Part 1 did you enter the creditor? 9  
 Last 4 digits of account number 1 5 6 9

**10** Jordon Bridge  
 Name  
 2705 West Sam Houston Parkway North  
 Number Street  
 Houston TX 77043  
 City State ZIP Code

On which line in Part 1 did you enter the creditor? 10  
 Last 4 digits of account number 1 5 6 9

**11** Klarna  
 Name  
 629 N. High St. 3rd Floor  
 Number Street  
 Columbus OH 43215  
 City State ZIP Code

On which line in Part 1 did you enter the creditor? 11  
 Last 4 digits of account number 1 5 6 9

**12** LVNV Funding  
 Name  
 PO Box 10497  
 Number Street  
 Greenville SC 29603  
 City State ZIP Code

On which line in Part 1 did you enter the creditor? 12  
 Last 4 digits of account number 1 5 6 9

Debtor 1 Natarsha Shanta Hardy  
 First Name Middle Name Last Name

Case number (if known) 22-01621-5-JNC

**Part 2: List Others to Be Notified for a Debt That You Already Listed**

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**13** **Lowes**

Name  
PO Box 530914  
 Number Street

Atlanta GA 30353  
 City State ZIP Code

On which line in Part 1 did you enter the creditor? 13

Last 4 digits of account number 1 5 6 9

**Merrick Bank**

Name  
PO Box 9201  
 Number Street

Old Bethpage NY 11804  
 City State ZIP Code

On which line in Part 1 did you enter the creditor? 14

Last 4 digits of account number 1 5 6 9

**15** **Midland Credit Management**

Name  
350 Camino De La Rino  
 Number Street

San Diego CA 92108  
 City State ZIP Code

On which line in Part 1 did you enter the creditor? 15

Last 4 digits of account number 1 5 6 9

**16** **New York and Company**

Name  
PO Box 650972  
 Number Street

Dallas TX 75265  
 City State ZIP Code

On which line in Part 1 did you enter the creditor? 16

Last 4 digits of account number 1 5 6 9

**17** **Old Navy**

Name  
2 Folsom St  
 Number Street

San Fransico CA 94105  
 City State ZIP Code

On which line in Part 1 did you enter the creditor? 17

Last 4 digits of account number 1 5 6 9

**18** **Open Sky Bank**

Name  
PO Box 660924  
 Number Street

Dallas TX 75266  
 City State ZIP Code

On which line in Part 1 did you enter the creditor? 18

Last 4 digits of account number 1 5 6 9



Debtor 1 Natarsha Shanta Hardy Case number (if known) 22-01621-5-JNC  
 First Name Middle Name Last Name

**Part 2: List Others to Be Notified for a Debt That You Already Listed**

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**19** **Pier 1**  
 Name  
 100 Pier 1 Place  
 Number Street  
 Fort Worth TX 76102  
 City State ZIP Code

On which line in Part 1 did you enter the creditor? 19Last 4 digits of account number 1 5 6 9

**20** **Port Alliance FCU**  
 Name  
 5670 Raby Rd.  
 Number Street  
 Norfolk VA 23502  
 City State ZIP Code

On which line in Part 1 did you enter the creditor? 20Last 4 digits of account number 1 5 6 9

**21** **Portfolio Recovery Associates**  
 Name  
 120 Corporate Blvd  
 Number Street  
 Norfolk VA 23502  
 City State ZIP Code

On which line in Part 1 did you enter the creditor? 21Last 4 digits of account number 1 5 6 9

**22** **Smith Debnam Narron Drake Saintsing & Myers LLP**  
 Name  
 PO Box 176010  
 Number Street  
 Raleigh NC 27619  
 City State ZIP Code

On which line in Part 1 did you enter the creditor? 22Last 4 digits of account number 1 5 6 9

**23** **Synchrony Bank**  
 Name  
 140 Wekiva Springs Rd.  
 Number Street  
 Longwood FL 32779  
 City State ZIP Code

On which line in Part 1 did you enter the creditor? 23Last 4 digits of account number 1 5 6 9

**24** **Ultimited Vacation Club**  
 Name  
 9450 Sunset Sr.  
 Number Street  
 Miami FL 33173  
 City State ZIP Code

On which line in Part 1 did you enter the creditor? 24Last 4 digits of account number 1 5 6 9

Debtor 1 Natarsha Shanta Hardy Case number (if known) 22-01621-5-JNC  
 First Name Middle Name Last Name

**Part 2: List Others to Be Notified for a Debt That You Already Listed**

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☒ 25 Ulta  
 Name  
PO Box 650964  
 Number Street  
  
Dallas TX 75265  
 City State ZIP Code

On which line in Part 1 did you enter the creditor? 25Last 4 digits of account number 1 5 6 9

☐ Virginia Department of Taxation  
 Name  
1957 Westmoreland St  
 Number Street  
  
Richmond VA 23230  
 City State ZIP Code

On which line in Part 1 did you enter the creditor? 26Last 4 digits of account number 1 5 6 9

☒ 27 Walmart  
 Name  
PO Box 530927  
 Number Street  
  
Atlanta GA 30353  
 City State ZIP Code

On which line in Part 1 did you enter the creditor? 27Last 4 digits of account number 1 5 6 9

☒ 28 Wayfair  
 Name  
PO Box 182118  
 Number Street  
  
Columbus OH 43218  
 City State ZIP Code

On which line in Part 1 did you enter the creditor? 28Last 4 digits of account number 1 5 6 9

☒ 29 Cutco  
 Name  
PO Box 1228  
 Number Street  
  
Olean NY 14760  
 City State ZIP Code

On which line in Part 1 did you enter the creditor? 29Last 4 digits of account number 1 5 6 9

☐  
 Name  
 Number Street  
  
 City State ZIP Code

On which line in Part 1 did you enter the creditor? \_\_\_\_\_

Last 4 digits of account number \_\_\_\_\_